

FIRST WESTERN FINANCIAL, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3189906	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$563	\$628	11.4%		
Loans	\$478	\$524	9.6%		
Construction & development	\$28	\$20	-28.3%		
Closed-end 1-4 family residential	\$87	\$94	8.2%		
Home equity	\$99	\$91	-7.8%		
Credit card	\$1	\$0	-76.4%		
Other consumer	\$9	\$8	-10.6%		
Commercial & Industrial	\$125	\$144	14.6%		
Commercial real estate	\$99	\$136	36.8%		
Unused commitments	\$95	\$107	13.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$22	-45.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0	1.5%		
Cash & balances due	\$28	\$46	62.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$509	\$559	9.9%		
Deposits	\$473	\$531	12.3%		
Total other borrowings	\$30	\$25	-16.7%		
FHLB advances	\$30	\$25	-16.7%		
Equity					
Equity capital at quarter end	\$55	\$69	25.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$13	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	8.8%	--		
Tier 1 risk based capital ratio	11.0%	10.0%	--		
Total risk based capital ratio	12.3%	11.3%	--		
Return on equity ¹	4.4%	-0.3%	--		
Return on assets ¹	0.4%	0.0%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	60.5%	54.9%	--		
Loss provision to net charge-offs (qtr)	1504.2%	156.8%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.0%	0.0%	0.4%	0.1%	--
Closed-end 1-4 family residential	4.8%	0.2%	0.1%	0.5%	--
Home equity	4.2%	6.8%	0.0%	0.0%	--
Credit card	0.0%	9.2%	2.9%	0.0%	--
Other consumer	0.0%	5.3%	0.0%	1.0%	--
Commercial & Industrial	1.5%	0.9%	0.0%	0.0%	--
Commercial real estate	2.5%	2.7%	0.0%	0.1%	--
Total loans	3.0%	2.2%	0.0%	0.2%	--